



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [WEBSTER FINANCIAL CORPORATION](#)

City/State [WATERBURY, CT](#)

Bank Holding Company Information

Federal Reserve District: [1](#)

Consolidated Assets (\$000): [34,915,599](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[WEBSTER FINANCIAL CORPORATION](#)

[145 BANK STREET](#)

[WATERBURY, CT 06702](#)

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Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	34,186,197	32,215,931	29,081,160	27,107,412	26,268,179
Net income (\$000)	408,864	220,621	382,723	360,418	255,439
Number of BHCs in peer group	130	128	125	118	108

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.68	2.60	52	2.81	2.77	46	3.37	3.01	65	3.39	3.08	63	3.11	2.92	56
+ Non-interest income	0.93	1.04	51	0.88	1.21	38	0.97	1.32	41	1.03	1.31	44	0.98	1.35	31
- Overhead expense	2.18	2.17	53	2.36	2.57	44	2.46	2.69	39	2.61	2.71	48	2.52	2.72	40
- Provision for credit losses	-0.16	-0.09	32	0.43	0.51	38	0.13	0.15	53	0.15	0.14	65	0.16	0.16	59
+ Securities gains (losses)	0	0.01	23	0	0.02	27	0	0.01	45	0	0	50	0	0.01	25
+ Other tax equivalent adjustments	0	0	46	0	0	80	0.05	0	95	0	0	45	0	0	47
= Pretax net operating income (tax equivalent)	1.59	1.66	48	0.90	1.04	36	1.80	1.56	70	1.66	1.57	58	1.41	1.43	44
Net operating income	1.20	1.26	48	0.68	0.81	33	1.32	1.19	62	1.33	1.24	59	0.97	0.89	54
Net income	1.20	1.26	48	0.68	0.82	32	1.32	1.19	62	1.33	1.24	58	0.97	0.90	53
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.95	3.06	39	3.33	3.55	31	4.31	4.41	45	4.18	4.24	47	3.78	3.80	48
Interest expense	0.13	0.25	22	0.36	0.52	31	0.73	1.08	26	0.58	0.86	26	0.47	0.60	43
Net interest income (tax equivalent)	2.82	2.80	46	2.96	3.01	40	3.59	3.33	60	3.60	3.38	58	3.30	3.19	48
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.02	0.11	22	0.21	0.27	51	0.21	0.21	59	0.16	0.22	52	0.20	0.24	54
Earnings coverage of net loan and lease losses (X)	125.21	39.72	84	9.27	22.91	41	12.77	24.40	47	16.32	21.75	55	11.20	19.67	49
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.35	1.23	66	1.66	1.58	64	1.04	0.83	75	1.15	0.90	78	1.14	0.98	69
Allowance for loan and lease losses / Total loans and leases	1.35	1.20	67	1.66	1.55	66	1.04	0.81	77	1.15	0.89	80	1.14	0.96	71
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.51	0.49	57	0.79	0.71	62	0.78	0.57	74	0.87	0.61	78	0.75	0.72	58
30-89 days past due loans and leases / Total loans and leases	0.09	0.32	14	0.15	0.39	19	0.21	0.43	26	0.19	0.44	19	0.26	0.47	26
Liquidity and Funding															
Net noncore funding dependence	2.73	-2.33	67	7.55	3.20	67	15.98	14.45	57	14.66	16.62	50	13.92	17.03	44
Net short-term noncore funding dependence	1.11	-7.71	74	5.42	-4.76	84	12.50	3.38	76	11.97	4.66	73	9.60	4.83	59
Net loans and leases / Total assets	62.94	58.67	62	65.26	61.58	55	65.30	63.77	41	66.11	63.98	43	65.44	62.73	44
Capitalization															
Tier 1 leverage ratio	8.47	8.98	36	8.32	9.13	27	8.96	9.76	31	9.02	9.71	29	8.63	9.53	24
Holding company equity capital / Total assets	9.85	10.71	35	9.91	11.16	33	10.54	12.43	28	10.45	12.22	25	10.19	11.94	22
Total equity capital (including minority interest) / Total assets	9.85	10.82	34	9.91	11.29	31	10.54	12.57	25	10.45	12.27	25	10.19	12.01	22
Common equity tier 1 capital / Total risk-weighted assets	11.72	12.42	41	11.35	12.38	35	11.56	12.17	44	11.44	12.12	46	11.14	12.19	37
Net loans and leases / Equity capital (X)	6.39	5.53	66	6.59	5.58	74	6.19	5.21	74	6.33	5.29	73	6.42	5.27	70
Cash dividends / Net income	37.44	28.27	69	69.46	42.30	87	38.97	33.12	60	34.21	27.31	64	40.43	31.29	63
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	6.97	10.50	44	7.28	16.68	21	10.11	9.26	65	4.25	7	46	1.61	8.28	24
Equity capital	6.30	7.46	58	0.84	6.99	20	11.13	10.49	69	6.83	7.89	62	6.92	10.18	59
Net loans and leases	3.17	3.36	54	7.22	9.07	49	8.75	9.10	64	5.32	7.89	40	2.63	9.38	24
Noncore funding	-43.88	-14.79	16	-41.30	-12.18	16	19.22	6.59	78	8.61	10.67	54	-29.55	5.59	11
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	14.12	10.95	70	15.16	13.56	68	14.44	13.04	69	5.15	13.37	44	5.49	12.69	45
Equity investment in subsidiaries / Equity capital	102.64	103.22	52	103.35	102.81	57	96.08	103.22	12	91.33	103.10	8	95.79	102.10	18
Cash from ops + noncash items + op expense / Op expense + dividends	110.89	154.48	33	34.51	147.24	3	216.84	190.27	69	212.54	174.91	70	124.85	148.20	46

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	760,681	787,518	925,085	842,206	708,537	-3.41	22.35
Income from lease financing receivables.....	7,482	7,074	5,449	5,128	5,311	5.77	53.01
Fully taxable income on loans and leases.....	761,032	786,672	925,757	842,187	710,565	-3.26	21.89
Tax-exempt income on loans and leases.....	7,131	7,920	4,777	5,147	3,283	-9.96	212.90
Estimated tax benefit on income on loans and leases.....	2,498	2,723	3,882	1,804	2,128	-8.27	71.74
Income on loans and leases (tax equivalent).....	770,661	797,315	934,416	849,138	715,976	-3.34	22.70
Investment interest income (tax equivalent).....	183,806	215,260	240,260	211,569	211,403	-14.61	-10.04
Interest on balances due from depository institutions.....	1,875	245	1,205	1,118	695	665.31	535.59
Interest income on other earning assets.....	1,223	3,201	4,963	6,073	5,991	-61.79	-79.75
Total interest income (tax equivalent).....	957,565	1,016,021	1,180,844	1,067,898	934,065	-5.75	14.17
Interest on time deposits of \$250K or more	755	4,846	11,726	13,433	9,175	-84.42	
Interest on time deposits < \$250K.....	6,368	27,610	48,555	28,166	15,923	-76.94	
Interest on foreign office deposits	295	662	2,414	1,268	256	-55.44	247.06
Interest on other deposits	12,713	34,778	66,882	47,539	36,899	-63.45	-53.49
Interest on other borrowings and trading liabilities.....	21,624	42,762	69,889	58,079	55,065	-49.43	-59.61
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	41,755	110,658	199,466	148,485	117,318	-62.27	-59.62
Net interest income (tax equivalent).....	915,810	905,363	981,378	919,413	816,747	1.15	24.54
Non-interest income.....	318,686	283,479	281,362	279,517	256,858	12.42	21.58
Adjusted operating income (tax equivalent)	1,234,496	1,188,842	1,262,740	1,198,930	1,073,605	3.84	23.77
Overhead expense.....	745,479	760,881	716,625	706,272	661,836	-2.02	19.42
Provision for credit losses.....	-54,151	137,750	37,800	42,000	40,900		
Securities gains (losses)	0	8	29	0	-126	-100.00	-100.00
Other tax equivalent adjustments	0	1	15,220	0	0	-100.00	
Pretax net operating income (tax equivalent).....	543,674	290,220	523,564	450,658	370,743	87.33	71.46
Applicable income taxes	124,997	59,353	103,969	81,215	98,351	110.60	29.77
Tax equivalent adjustments	9,813	10,246	36,872	9,025	16,953	-4.23	-28.04
Applicable income taxes (tax equivalent).....	134,810	69,599	140,841	90,240	115,304	93.70	22.60
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	408,864	220,621	382,723	360,418	255,439	85.32	97.40
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	408,864	220,621	382,723	360,418	255,439	85.32	97.40
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	408,864	220,621	382,723	360,418	255,439	85.32	97.40
Investment securities income (tax equivalent).....	183,806	215,260	240,260	211,569	211,403	-14.61	-10.04
US Treasury and agency securities (excluding mortgage-backed securities)	392	0	253	106	22		19500.00
Mortgage-backed securities	154,160	183,175	194,534	174,393	157,272	-15.84	-1.00
All other securities	29,254	32,085	45,473	37,070	54,109	-8.82	-39.82
Cash dividends declared.....	153,098	153,239	149,161	123,295	103,281	-0.09	55.97
Common	145,223	145,364	141,286	115,442	95,097	-0.10	61.25
Preferred	7,875	7,875	7,875	7,853	8,184	0.00	-2.73

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....

12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
BHC	Peer # 1	Pct												
2.80	2.85	45	3.15	3.27	39	4.06	4	56	3.94	3.87	58	3.56	3.47	56
0.12	0.23	22	0.34	0.48	32	0.69	0.98	30	0.55	0.79	27	0.45	0.55	44
2.68	2.60	52	2.81	2.77	46	3.37	3.01	65	3.39	3.08	63	3.11	2.92	56
0.93	1.04	51	0.88	1.21	38	0.97	1.32	41	1.03	1.31	44	0.98	1.35	31
3.61	3.70	48	3.69	4.04	34	4.34	4.41	46	4.42	4.46	48	4.09	4.33	40
2.18	2.17	53	2.36	2.57	44	2.46	2.69	39	2.61	2.71	48	2.52	2.72	40
-0.16	-0.09	32	0.43	0.51	38	0.13	0.15	53	0.15	0.14	65	0.16	0.16	59
0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
0	0.01	23	0	0.02	30	0	0.01	46	0	0	50	0	0.01	25
0	0	46	0	0	80	0.05	0	95	0	0	45	0	0	47
1.59	1.66	48	0.90	1.04	36	1.80	1.56	70	1.66	1.57	58	1.41	1.43	44

Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....

0.39	0.38	60	0.22	0.23	44	0.48	0.36	84	0.33	0.33	49	0.44	0.55	30
0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
1.20	1.26	48	0.68	0.81	33	1.32	1.19	62	1.33	1.24	59	0.97	0.89	54

Plus: Net extraordinary items.....
 Equals: Net income

Memo: Net income (last four quarters)

Net income-BHC and noncontrolling (minority) interest

0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
1.20	1.26	48	0.68	0.82	32	1.32	1.19	62	1.33	1.24	58	0.97	0.90	53
1.20	1.26	48	0.68	0.82	32	1.32	1.19	62	1.33	1.24	58	0.97	0.91	52
1.20	1.27	47	0.68	0.83	32	1.32	1.20	62	1.33	1.25	57	0.97	0.91	52

Margin Analysis

Average earning assets / Average assets

Average interest-bearing funds / Average assets.....

Interest income (tax equivalent) / Average earning assets

Interest expense / Average earning assets.....

Net interest income (tax equivalent) / Average earning assets

95.02	93.08	75	94.84	92.32	81	94.12	91.05	81	94.27	91.48	79	94.20	91.61	79
68.51	61.99	75	71.03	64.06	79	73.83	65.57	80	73.01	65.56	79	73.33	65.75	77
2.95	3.06	39	3.33	3.55	31	4.31	4.41	45	4.18	4.24	47	3.78	3.80	48
0.13	0.25	22	0.36	0.52	31	0.73	1.08	26	0.58	0.86	26	0.47	0.60	43
2.82	2.80	46	2.96	3.01	40	3.59	3.33	60	3.60	3.38	58	3.30	3.19	48

Yield or Cost

Total loans and leases (tax equivalent).....
 Interest-bearing bank balances

Federal funds sold and reverse repos

Trading assets

Total earning assets

3.57	4.01	26	3.72	4.27	17	4.86	5.09	40	4.71	4.95	37	4.13	4.52	28
0.17	0.14	82	0.18	0.27	26	0.85	2.04	10	0.74	1.64	5	0.63	1.05	9
0	0.25	19	0.26	0.68	32	1.55	2.44	18	1.59	2.17	19	0.81	1.41	24
0	0.45	26	0	0.60	23	0	0.99	21	0	1.11	19	0	1.11	17
2.92	3.04	38	3.29	3.51	31	4.24	4.36	42	4.14	4.20	47	3.71	3.73	48

Investment securities (tax equivalent).....
 US Treasury and agency securities (excluding mortgage-backed securities).....
 Mortgage-backed securities.....
 All other securities

2	1.77	68	2.51	2.25	73	3.09	2.76	80	2.93	2.68	73	2.98	2.47	82
0.39	1.14	11		1.75		2.70	2.32	77	2.15	2.05	62	0.83	1.62	7
1.82	1.57	77	2.33	2.05	76	2.79	2.61	73	2.75	2.50	80	2.62	2.23	84
3.79	2.81	80	3.80	3.24	74	5.15	4.06	83	4.06	4.20	63	4.89	3.66	86

Interest-bearing deposits.....
 Time deposits of \$250K or more

Time deposits < \$250K.....
 Other domestic deposits

Foreign deposits

0.09	0.21	21	0.33	0.53	28	0.69	1.10	21	0.52	0.81	24	0.38	0.49	38
0.24	0.66	6	0.95	1.42	15	1.87	1.96	38	2.91	1.44	98			
0.39	0.62	23	1.29	1.36	43	1.97	1.82	56	1.25	1.29	43			
0.06	0.15	21	0.20	0.36	20	0.44	0.93	13	0.33	0.67	12			
0.16	0.14	62	0.59	0.42	71	1.72	1.19	80	1.27	0.97	68	0.58	0.51	56

Federal funds purchased and repos.....
 Other borrowed funds and trading liabilities

All interest-bearing funds.....

0.56	0.17	90	0.47	0.62	52	1.78	1.86	48	1.72	1.51	57	1.64	0.94	81
2.65	1.27	90	2.58	1.50	88	2.69	2.38	67	2.61	2.28	76	1.93	1.77	62
0.18	0.37	18	0.48	0.74	24	0.93	1.49	19	0.75	1.19	20	0.61	0.82	32

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	318,686	283,479	281,362	279,517	256,858
Fiduciary activities income	10,500	9,182	8,882	8,666	8,367
Service charges on deposit accounts - domestic	82,284	82,673	91,430	89,655	83,426
Trading revenue.....	10,771	8,197	8,773	12,668	6,222
Investment banking fees and commissions.....	29,080	23,576	23,868	23,953	22,360
Insurance activities revenue.....	78	195	224	224	328
Venture capital revenue.....	11,512	2,467	-256	290	1,504
Net servicing fees	692	-764	1,526	848	434
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	11,194	20,939	7,998	5,520	11,216
Other non-interest income.....	162,575	137,014	138,917	137,693	123,001
Total overhead expenses	745,479	760,881	716,625	706,272	661,836
Personnel expense.....	420,092	428,964	395,085	379,307	358,266
Net occupancy expense.....	138,512	153,049	134,551	132,444	125,587
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	4,513	4,160	3,847	3,847	4,062
Other operating expenses.....	182,362	174,708	183,142	190,674	173,921
Fee income on mutual funds and annuities.....	13,455	12,512	14,330	15,121	13,925
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,819	3,277	3,298	3,265	3,302
Average personnel expense per employee.....	149.02	130.90	119.80	116.17	108.50
Average assets per employee.....	12,127.07	9,830.92	8,817.82	8,302.42	7,955.23

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	4.22	2.17	80	4.41	2.02	81	5.09	2.72	76	5.41	3.08	76	5.42	2.85
Overhead expenses / Net Interest Income + non-interest income	60.87	59.28	51	64.56	62.28	62	57.74	61.29	39	59.36	60.88	43	62.64	63.61
Percent of Average Assets														
Total overhead expense	2.18	2.17	53	2.36	2.57	44	2.46	2.69	39	2.61	2.71	48	2.52	2.72
Personnel expense.....	1.23	1.21	58	1.33	1.30	54	1.36	1.41	44	1.40	1.44	45	1.36	1.42
Net occupancy expense.....	0.41	0.23	96	0.48	0.26	96	0.46	0.28	95	0.49	0.28	95	0.48	0.29
Other operating expenses.....	0.55	0.72	25	0.56	0.94	13	0.64	0.97	22	0.72	0.97	23	0.68	1
Overhead less non-interest income	1.25	1.10	60	1.48	1.25	72	1.50	1.32	59	1.57	1.38	60	1.54	1.34
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	60.39	58.83	51	64	61.82	62	56.75	60.64	38	58.91	60.37	43	61.65	62.73
Personnel expense.....	34.03	32.93	49	36.08	32.36	69	31.29	32.39	40	31.64	32.51	38	33.37	32.93
Net occupancy expense.....	11.22	6.23	96	12.87	6.58	96	10.66	6.52	96	11.05	6.48	98	11.70	6.70
Other operating expenses.....	15.14	19.18	20	15.05	22.28	12	14.81	21.20	10	16.22	20.90	18	16.58	22.41
Total non-interest income	25.82	27.67	51	23.84	28.83	43	22.28	29.23	42	23.31	28.50	41	23.92	31.08
Fiduciary activities income	0.85	2.20	41	0.77	2.09	37	0.70	1.97	40	0.72	2.14	39	0.78	2.38
Service charges on domestic deposit accounts	6.67	3.27	93	6.95	3.27	93	7.24	3.88	92	7.48	4.15	91	7.77	4.28
Trading revenue.....	0.87	0.62	75	0.69	1.28	61	0.69	1.18	58	1.06	0.85	77	0.58	0.90
Investment banking fees and commissions.....	2.36	2.58	65	1.98	2.46	59	1.89	3.54	51	2	3.42	56	2.08	3.62
Insurance activities revenue.....	0.01	0.36	31	0.02	0.41	35	0.02	0.47	36	0.02	0.47	35	0.03	0.55
Venture capital revenue.....	0.93	0.04	93	0.21	0.01	92	-0.02	0.02	0	0.02	0.02	87	0.14	0.01
Net servicing fees	0.06	0.60	31	-0.06	0.01	25	0.12	0.28	52	0.07	0.65	31	0.04	0.60
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	0.91	3.30	31	1.76	3.92	44	0.63	1.86	31	0.46	1.61	31	1.04	1.67
Other non-interest income.....	13.17	9.27	78	11.52	9.65	68	11	10.04	68	11.48	9.86	68	11.46	10.77
Overhead less non-interest income	34.57	30.52	59	40.16	31.93	72	34.47	31.06	52	35.59	31.46	57	37.72	31.19
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.99	21.18	72	20.45	18.63	58	19.86	20.56	43	18.02	19.04	34	26.53	32.99
Applicable income tax + TE / Pretax net operating income + TE	24.80	22.67	79	23.98	21.18	72	26.90	23.23	84	20.02	21.56	29	31.10	37.95

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Real estate loans	13,621,893	13,009,841	13,093,625	11,714,210	11,539,924	4.70	20.27	
Commercial and industrial loans	7,422,099	7,457,687	5,953,698	5,829,818	5,106,250	-0.48	49.18	
Loans to individuals	84,654	155,348	219,580	227,524	238,539	-45.51	-69.16	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	0	0	0	0	0			
Other loans and leases	1,147,777	1,037,069	808,487	708,456	660,041	10.68	121.56	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	22,276,423	21,659,945	20,075,390	18,480,008	17,544,754	2.85	30.32	
Less: Allowance for loan and lease losses	301,187	359,431	209,096	212,353	199,994	-16.20	55.00	
Net loans and leases	21,975,236	21,300,514	19,866,294	18,267,655	17,344,760	3.17	30.03	
Debt securities that reprice or mature in over 1 year	10,002,891	8,330,450	7,767,238	6,929,886	6,736,467	20.08	58.94	
Mutual funds and equity securities	1,877	0	0	0	0			
Subtotal	31,980,004	29,630,964	27,633,532	25,197,541	24,081,227	7.93	37.88	
Interest-bearing bank balances	339,912	130,947	123,884	198,574	113,559	159.58	267.76	
Federal funds sold and reverse repos	378	385	387	381	375	-1.82	2.44	
Debt securities that reprice or mature within 1 year	430,302	564,514	452,513	294,264	388,962	-23.77	-49.86	
Trading assets	133,401	291,436	132,697	36,226	23,146	-54.23	234.15	
Total earning assets	32,883,997	30,618,246	28,343,013	25,726,986	24,607,269	7.40	35.97	
Non-interest-bearing cash and due from depository institutions	121,280	132,535	134,614	130,544	142,852	-8.49	-4.75	
Premises, fixed assets, and leases	204,557	226,743	270,413	124,850	130,001	-9.78	48.86	
Other real estate owned	2,812	2,134	6,203	6,459	5,759	31.77	-28.10	
Investment in unconsolidated subsidiaries	16,377	13,232	12,348	16,862	2,320	23.77	605.91	
Intangible and other assets	1,686,790	1,647,262	1,656,970	1,624,828	1,616,123	2.40	3.58	
Total assets	34,915,599	32,639,853	30,423,561	27,630,529	26,504,324	6.97	33.86	
Quarterly average assets	35,351,743	32,818,438	30,295,123	27,519,719	26,475,739	7.72	36.91	
Average loans and leases (YTD)	21,596,153	21,411,691	19,227,707	18,047,194	17,323,267	0.86	32.42	
Memoranda								
Loans held-for-sale	4,694	14,012	36,053	11,869	20,888	-66.50	-93.05	
Loans not held-for-sale	22,271,729	21,645,933	20,039,337	18,468,139	17,523,866	2.89	30.81	
Real estate loans secured by 1–4 family	7,087,648	6,701,159	7,130,723	6,669,430	6,925,877	5.77	5.14	
Commercial real estate loans	6,534,245	6,308,641	5,962,853	5,044,724	4,613,723	3.58	42.50	
Construction and land development	573,335	525,003	409,448	391,090	374,623	9.21	23.33	
Multifamily	1,141,658	970,881	1,001,097	908,046	867,606	17.59	25.78	
Nonfarm nonresidential	4,819,252	4,812,757	4,552,308	3,745,588	3,371,494	0.13	50.00	
Real estate loans secured by farmland	0	41	49	56	324	-100.00	-100.00	
Total investment securities	10,435,070	8,894,964	8,219,751	7,224,150	7,125,429	17.31	45.91	
U.S. Treasury securities	396,966	0	0	7,550	1,247			53982.56
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0			
Municipal securities	705,918	739,507	740,431	715,041	711,381	-4.54	7.64	
Mortgage-backed securities	9,295,012	8,065,954	7,364,875	6,338,209	6,139,278	15.24	56.76	
Asset-backed securities	21,847	76,383	92,205	112,771	209,851	-71.40	-94.89	
Other debt securities	13,450	13,120	22,240	50,579	63,672	2.52	-90.27	
Mutual funds and equity securities	1,877	0	0	0	0			
Available-for-sale securities	4,234,854	3,326,776	2,925,833	2,898,730	2,638,037	27.30	41.58	
U.S. Treasury securities	396,966	0	0	7,550	1,247			53982.56
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0			
Municipal securities	0	0	0	0	0			
Mortgage-backed securities	3,802,591	3,237,273	2,811,388	2,727,830	2,363,267	17.46	56.83	
Asset-backed securities	21,847	76,383	92,205	112,771	209,851	-71.40	-94.89	
Other debt securities	13,450	13,120	22,240	50,579	63,672	2.52	-90.27	
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	82,597	267,176	86,735	-116,299	-31,042	-69.09		
Available-for-sale securities appreciation (depreciation)	7,157	92,526	24,419	-95,886	-37,094	-92.26		
Structured notes, fair value	0	0	0	0	0			
Pledged securities	4,857,420	3,911,820	2,725,430	2,241,605	2,374,856	24.17	96.93	

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	7,154,318	6,265,706	4,545,217	4,253,820	4,281,769	14.18	74.09
NOW, ATS and transaction accounts	4,743,887	750,038	614,783	449,959	376,138	532.49	1636.78
Time deposits less brokered deposits < \$250K	1,325,476	1,176,533	1,738,886	1,566,762	1,082,600	12.66	
MMDA and other savings accounts	16,151,077	17,836,595	15,062,346	13,959,872	13,869,346	-9.45	25.22
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	29,374,758	26,028,872	21,961,232	20,230,413	19,609,853	12.85	65.27
Time deposits of \$250K or more	256,522	454,543	611,335	555,949	419,300	-43.56	
Foreign deposits	124,826	156,320	118,672	219,925	80,759	-20.15	305.73
Federal funds purchased and repos	674,896	995,354	1,040,431	581,874	643,269	-32.20	-28.92
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	90	25,000	1,691,047	1,403,026	1,150,000	-99.64	-100.00
Other borrowings w/remaining maturity over 1 year	497,994	600,127	897,027	573,092	676,466	-17.02	-42.15
Brokered deposits < \$250K	90,947	700,421	635,871	855,224	887,111	-87.02	
Noncore funding	1,645,275	2,931,765	4,994,383	4,189,090	3,856,905	-43.88	-69.95
Trading liabilities	13,301	347	3,900	36,979	26,565	3733.14	-52.12
Subordinated notes and debentures + trust preferred securities	77,320	77,320	77,320	77,320	77,320	0.00	0.00
Other liabilities	366,620	366,924	178,956	210,212	231,723	-0.08	79.92
Total liabilities	31,477,274	29,405,228	27,215,791	24,744,014	23,802,366	7.05	33.62
Equity Capital							
Perpetual preferred stock (including surplus)	145,037	145,037	145,037	145,037	145,056	0.00	18.19
Common stock	937	937	937	937	936	0.00	0.00
Common surplus	1,108,594	1,109,532	1,113,250	1,114,394	1,122,164	-0.08	-1.54
Retained earnings	2,333,288	2,077,522	2,061,352	1,828,303	1,595,763	12.31	63.70
Accumulated other comprehensive income	-22,580	42,256	-36,072	-130,652	-91,531		
Other equity capital components	-126,951	-140,659	-76,734	-71,504	-70,430		
Total holding company equity capital	3,438,325	3,234,625	3,207,770	2,886,515	2,701,958	6.30	36.06
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,438,325	3,234,625	3,207,770	2,886,515	2,701,958	6.30	36.06
Total liabilities and capital	34,915,599	32,639,853	30,423,561	27,630,529	26,504,324	6.97	33.86
Memoranda							
Non-interest-bearing deposits	7,154,318	6,265,709	4,545,232	4,253,835	4,281,788	14.18	74.09
Interest-bearing deposits	22,692,735	21,074,447	18,781,878	17,607,676	16,715,235	7.68	49.32
Total deposits	29,847,053	27,340,156	23,327,110	21,861,511	20,997,023	9.17	54.59
Long-term debt that reprices within 1 year	0	150,000	150,000	150,000	150,000	-100.00	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	3,234,625	3,207,770	2,886,515	2,701,958	2,527,012		
Accounting restatements	0	-51,213	-513	-1,373	0		
Net income	408,864	220,621	382,723	360,418	255,439		
Net sale of new perpetual preferred stock	0	0	0	-19	22,346		
Net sale of new common stock	17,154	12,419	13,245	13,785	22,443		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	4,384	80,061	19,619	25,937	23,279		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	153,098	153,239	149,161	123,295	103,281		
Change in other comprehensive income	-64,836	78,328	94,580	-39,121	1,110		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	99	168		
Holding company equity capital, ending balance	3,438,325	3,234,625	3,207,770	2,886,515	2,701,958		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	39.01	36.25	54	39.86	36.22	50	43.04	37.78	53	42.40	37.19	51	43.54	35.54	61
Commercial and industrial loans	21.26	10.76	90	22.85	13.52	90	19.57	12.02	82	21.10	12.85	82	19.27	12.62	76
Loans to individuals	0.24	3.36	20	0.48	3.40	26	0.72	4.20	29	0.82	4.31	30	0.90	4.47	35
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25
Agricultural loans.....	0	0.18	12	0	0.19	11	0	0.24	11	0	0.30	12	0	0.21	13
Other loans and leases.....	3.29	4.47	52	3.18	4.63	51	2.66	5.01	38	2.56	5	35	2.49	5.10	32
Net loans and leases.....	62.94	58.67	62	65.26	61.58	55	65.30	63.77	41	66.11	63.98	43	65.44	62.73	44
Debt securities over 1 year.....	28.65	19.46	77	25.52	15.55	89	25.53	14.60	89	25.08	14.63	89	25.42	14.83	88
Mutual funds and equity securities	0.01	0.06	35	0	0.05	13	0	0.06	13	0	0.06	12	0	0.06	11
Subtotal	91.59	79.22	96	90.78	78.16	96	90.83	79.65	96	91.19	79.97	95	90.86	79.31	93
Interest-bearing bank balances	0.97	8.50	6	0.40	7.51	2	0.41	3.06	11	0.72	3.04	21	0.43	3.46	9
Federal funds sold and reverse repos	0	0.54	60	0	0.82	56	0	1.57	56	0	1.66	50	0	1.81	46
Debt securities 1 year or less	1.23	1.56	58	1.73	1.68	62	1.49	1.91	56	1.06	1.96	44	1.47	1.86	55
Trading assets	0.38	0.49	70	0.89	1.01	72	0.44	1.19	67	0.13	1.33	52	0.09	1.34	45
Total earning assets.....	94.18	91.77	77	93.81	91.05	79	93.16	89.53	84	93.11	89.74	82	92.84	89.84	78
Non-interest cash and due from depository institutions.....	0.35	0.82	12	0.41	1.07	6	0.44	1.14	8	0.47	1.21	10	0.54	1.22	8
Other real estate owned.....	0.01	0.01	58	0.01	0.02	34	0.02	0.03	50	0.02	0.04	47	0.02	0.05	41
All other assets.....	5.47	7.35	26	5.79	7.82	27	6.40	9.27	19	6.42	8.98	25	6.62	8.86	28
Memoranda															
Short-term investments	2.21	11.47	5	2.13	11.17	7	1.90	7.63	23	1.79	7.80	23	1.90	8.69	20
U.S. Treasury securities.....	1.14	1.47	65	0	0.84	17	0	1.03	11	0.03	1.04	41	0	1.02	33
US agency securities (excluding mortgage-backed securities)	0	0.82	11	0	0.63	11	0	0.54	13	0	0.69	10	0	0.75	11
Municipal securities	2.02	1.73	61	2.27	1.69	67	2.43	1.34	73	2.59	1.62	71	2.68	1.60	69
Mortgage-backed securities	26.62	14.14	90	24.71	11.75	93	24.21	11.44	94	22.94	11.13	94	23.16	11.06	92
Asset-backed securities	0.06	0.50	57	0.23	0.32	70	0.30	0.28	72	0.41	0.33	74	0.79	0.30	81
Other debt securities	0.04	0.53	35	0.04	0.42	42	0.07	0.39	48	0.18	0.41	59	0.24	0.38	63
Loans held-for-sale.....	0.01	0.55	23	0.04	0.52	24	0.12	0.39	41	0.04	0.30	33	0.08	0.33	36
Loans held for investment	63.79	58.06	64	66.32	61.72	60	65.87	63.50	43	66.84	63.93	45	66.12	62.63	47
Real estate loans secured by 1–4 family	20.30	11.46	86	20.53	11.91	88	23.44	13.29	86	24.14	13.46	88	26.13	13.44	91
Revolving	3.15	1.42	87	3.82	1.66	90	4.58	2.07	88	5.34	2.27	89	6.14	2.40	91
Closed-end, secured by first liens	16.56	9.67	83	15.87	9.81	82	17.78	10.69	80	17.42	10.57	84	18.45	10.35	84
Closed-end, secured by junior liens	0.59	0.17	90	0.84	0.22	90	1.08	0.28	92	1.37	0.31	93	1.55	0.34	94
Commercial real estate loans	18.71	22.69	39	19.33	22.22	39	19.60	22.23	44	18.26	21.58	43	17.41	19.88	44
Construction and land development	1.64	3.34	34	1.61	3.40	30	1.35	3.44	31	1.42	3.51	31	1.41	3.25	28
Multifamily.....	3.27	3.57	59	2.97	3.12	57	3.29	3.01	64	3.29	2.72	68	3.27	2.54	74
Nonfarm nonresidential	13.80	14.57	48	14.75	14.72	48	14.96	14.69	52	13.56	14.44	47	12.72	13.30	49
Real estate loans secured by farmland.....	0	0.30	8	0	0.33	17	0	0.36	19	0	0.41	20	0	0.32	24

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
	61.15	61.05	42	60.06	57.15	46	65.22	57.46	51	63.39	56.49	48	65.77	54.84	56
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	31.82	19.86	83	30.94	19.43	85	35.52	20.75	89	36.09	21.10	91	39.48	21.45	90
Real estate loans secured by 1–4 family.....	4.94	2.43	83	5.75	2.64	89	6.94	3.15	90	7.99	3.50	92	9.27	3.77	91
Revolving	26.88	17.24	80	25.19	16.59	81	28.58	17.39	85	28.10	17.39	87	30.20	17.41	86
Closed-end.....	29.33	37.86	35	29.13	34.63	37	29.70	33.52	43	27.30	32.14	42	26.30	29.99	44
Construction and land development.....	2.57	5.65	29	2.42	5.26	28	2.04	5.09	28	2.12	5.20	27	2.14	4.90	25
1–4 family.....	0.49	1.18	46	0.32	0.93	35	0.27	0.94	34	0.41	1.02	40	0.47	0.89	46
Other.....	2.09	4.40	29	2.10	4.19	30	1.77	4.02	28	1.71	4.05	25	1.66	3.90	26
Multifamily.....	5.12	5.78	55	4.48	4.96	53	4.99	4.69	62	4.91	4.10	68	4.95	3.84	73
Nonfarm nonresidential	21.63	24.56	41	22.22	22.93	45	22.68	22.15	50	20.27	21.40	46	19.22	20.03	47
Owner-occupied.....	6.10	8.29	38	6.13	7.68	39	5.97	7.72	40	6.31	8.03	42	6.30	7.58	44
Other.....	15.53	15.94	48	16.09	14.95	55	16.70	14.34	60	13.96	13.38	51	12.91	12.45	54
Real estate loans secured by farmland.....	0	0.54	8	0	0.54	17	0	0.55	19	0	0.63	20	0	0.51	24
Loans to depository institutions and acceptances of other banks.....	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25
Commercial and industrial loans	33.32	18.86	85	34.43	22.17	85	29.66	19.53	81	31.55	20.32	83	29.10	20.53	77
Loans to individuals	0.38	6.24	18	0.72	6.13	24	1.09	7.13	26	1.23	7.36	28	1.36	7.61	31
Credit card loans	0	0.53	22	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	19
Agricultural loans.....	0	0.34	12	0	0.32	11	0	0.37	11	0	0.46	12	0	0.33	13
Other loans and leases.....	5.15	8.75	48	4.79	9.09	44	4.03	9.85	36	3.83	9.66	34	3.76	10.32	32
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	426.98	391.81	53	437.61	381.27	54	456.15	391.26	56	443.32	379.80	55	473.30	366.85	63
Real estate loans secured by 1–4 family.....	222.16	126.06	84	225.41	125.03	88	248.41	138.18	87	252.40	137.84	89	284.06	138.55	91
Revolving	34.50	15.44	87	41.89	17.42	92	48.53	21.26	88	55.86	23.33	90	66.72	25.05	91
Closed-end.....	187.66	108.85	83	183.52	106.14	85	199.89	115.20	85	196.54	112.79	85	217.34	111.69	87
Commercial real estate loans	204.81	245.88	37	212.20	234.65	41	207.73	229.44	43	190.92	219.72	43	189.23	204.45	47
Construction and land development.....	17.97	35.95	33	17.66	35.62	32	14.26	34.95	33	14.80	35.36	31	15.36	32.91	32
1–4 family.....	3.41	7.42	46	2.36	6.34	39	1.88	6.61	38	2.87	7.04	40	3.40	6.16	48
Other.....	14.57	28.11	33	15.30	28.16	33	12.38	27.32	30	11.94	27.26	32	11.97	26.01	30
Multifamily.....	35.79	38.66	60	32.66	32.74	63	34.88	31.04	67	34.36	27.85	72	35.58	25.95	75
Nonfarm nonresidential	151.06	158.05	47	161.89	155.06	52	158.59	152.10	50	141.75	147.22	49	138.28	137.03	53
Owner-occupied.....	42.62	52.99	41	44.67	52.37	46	41.76	53.07	43	44.12	54.89	45	45.36	51.62	51
Other.....	108.44	102.54	53	117.22	100.54	58	116.83	97.41	60	97.63	91.80	55	92.92	84.09	59
Real estate loans secured by farmland.....	0	3.22	8	0	3.44	17	0	3.60	18	0	4.02	19	0.01	3.31	25
Loans to depository institutions and acceptances of other banks.....	0	0.21	34	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25
Commercial and industrial loans	232.64	114.45	90	250.86	139.91	92	207.41	122.02	84	220.63	128.82	83	209.43	126.55	82
Loans to individuals	2.65	34.55	18	5.23	37.47	28	7.65	43.51	29	8.61	42.67	30	9.78	44.83	37
Credit card loans	0	2.77	23	0	3.30	22	0	4.34	21	0	5.31	20	0	5.73	19
Agricultural loans.....	0	1.86	12	0	1.88	11	0	2.18	11	0	2.72	12	0	1.88	13
Other loans and leases.....	35.98	51.06	52	34.88	49.54	50	28.17	52.44	35	26.81	51.79	33	27.07	52.78	30
Supplemental															
Non-owner occupied CRE loans / Gross loans	24.28	30.07	39	23.37	27.32	40	23.94	26.45	45	21.12	24.79	44	20.18	23.09	46
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	169.52	195.33	43	170.29	183.76	46	167.45	178.57	45	147.70	167.93	46	145.18	156.17	49
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	212.14	252.85	38	214.96	240.85	41	209.22	236.10	41	191.82	225.98	44	190.54	210.40	47

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	2.21	11.47	5	2.13	11.17	7	1.90	7.63	23	1.79	7.80	23	1.90	8.69	20
Liquid assets	26.44	29.03	43	24.19	26.22	51	23.23	22.44	63	24.29	22.72	68	24.22	24.04	63
Investment securities	29.89	21.63	71	27.25	17.85	84	27.02	16.99	88	26.15	17.27	85	26.88	17.35	85
Net loans and leases	62.94	58.67	62	65.26	61.58	55	65.30	63.77	41	66.11	63.98	43	65.44	62.73	44
Net loans, leases and standby letters of credit	63.58	59.49	62	65.89	62.48	56	65.92	64.84	40	66.80	65.07	39	66.18	63.89	45
Core deposits	84.13	75.71	86	79.75	70.67	76	72.18	63.09	66	73.22	62.13	68	73.99	61.26	73
Noncore funding	4.71	10.30	30	8.98	14.13	41	16.42	19.36	53	15.16	21.34	42	14.55	22.32	34
Time deposits of \$250K or more	0.73	1.58	25	1.39	2.11	39	2.01	2.94	38	2.01	2.89	36	1.58	2.57	38
Foreign deposits	0.36	0.34	83	0.48	0.36	82	0.39	0.43	82	0.80	0.47	84	0.30	0.54	78
Federal funds purchased and repos	1.93	1.23	76	3.05	1.47	80	3.42	1.94	76	2.11	1.97	68	2.43	2.23	67
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	1.93	0.54	85	3.05	0.54	89	3.42	0.48	90	2.10	0.54	81	2.43	0.73	80
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	1	25	0.08	1.24	30	5.56	3.01	80	5.08	3.67	71	4.34	3.96	59
Earning assets that reprice within 1 year	22.61	37.37	16	22.99	39.38	13	43.16	39.29	62	44.66	40.29	66	42.71	41.61	56
Interest-bearing liabilities that reprice within 1 year	4.49	6.39	45	6.66	8.20	51	8.62	10.19	48	8.62	10.01	52	5.22	8.46	33
Long-term debt that reprices within 1 year	0	0.26	30	0.46	0.47	75	0.49	0.96	64	0.54	1.34	60	0.57	1.58	59
Net assets that reprice within 1 year	18.12	29.65	22	15.87	29.11	22	34.04	26.63	69	35.49	27.38	68	36.93	29.77	67
Other Liquidity and Funding Ratios															
Net noncore funding dependence	2.73	-2.33	67	7.55	3.20	67	15.98	14.45	57	14.66	16.62	50	13.92	17.03	44
Net short-term noncore funding dependence	1.11	-7.71	74	5.42	-4.76	84	12.50	3.38	76	11.97	4.66	73	9.60	4.83	59
Short-term investment / Short-term noncore funding	68.51	273.46	18	30.24	184.19	11	14.30	77.77	17	14.05	66.46	17	17.86	74.86	21
Liquid assets - short-term noncore funding / Nonliquid assets	31.56	36.68	48	22.62	28.18	49	13	16.97	50	15.31	16.04	60	17.95	18.16	60
Net loans and leases / Total deposits	73.63	72.79	53	77.91	79.43	44	85.16	90.31	34	83.56	90.08	29	82.61	90.14	29
Net loans and leases / Core deposits	74.81	78.25	48	81.83	88.34	40	90.46	103.93	31	90.30	105	28	88.45	105.65	29
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	2.80	0.12	94	9.94	1.57	98	3.26	0.72	94	-4.79	-0.82	5	-1.39	-0.31	11
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.24	-0.25	65	3.44	4.31	46	0.92	1.36	43	-3.95	-1.98	4	-1.66	-0.77	27
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
Percent of Investment Securities															
Held-to-maturity securities	59.40	14.28	93	62.60	11.38	96	64.40	12.67	98	59.87	16.19	96	62.98	15.76	97
Available-for-sale securities	40.58	83.77	6	37.40	87.23	4	35.60	85.40	1	40.13	81.88	3	37.02	84.24	2
U.S. Treasury securities	3.80	6.70	58	0	4.72	16	0	6.15	11	0.10	6.99	38	0.02	6.96	30
US agency securities (excluding mortgage-backed securities)	0	4.12	11	0	4.01	10	0	3.49	13	0	4.02	9	0	4.42	10
Municipal securities	6.76	8.22	60	8.31	9.83	57	9.01	7.75	64	9.90	9.16	56	9.98	9.31	59
Mortgage-backed securities	89.07	66.54	84	90.68	66.64	82	89.60	67.43	82	87.74	65.45	83	86.16	65.34	79
Asset-backed securities	0.21	2.50	56	0.86	1.91	66	1.12	1.66	68	1.56	2.05	71	2.95	1.74	75
Other debt securities	0.13	3.08	33	0.15	3.01	36	0.27	2.94	42	0.70	2.79	50	0.89	2.57	54
Mutual funds and equity securities	0.02	0.29	34	0	0.35	13	0	0.40	13	0	0.42	11	0	0.51	10
Debt securities 1 year or less	4.12	7.78	46	6.35	10.55	40	5.51	11.86	35	4.07	11.91	27	5.46	11.79	34
Debt securities 1 to 5 years	44.73	18.25	89	6.41	17.03	34	10.09	17.94	46	14.11	19.18	47	27.13	18.80	70
Debt securities over 5 years	51.13	71.11	19	87.24	69.86	71	84.40	66.02	72	81.81	64.73	71	67.42	64.73	44
Pledged securities	46.55	32.26	72	43.98	35.67	61	33.16	30.57	56	31.03	33.30	50	33.33	34.58	50
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	10.74	27.98	45	20.64	183.32	20	16.94	26.69	52	-1.92	6.77	42	-47.12	19.19	5
Investment securities	17.31	31.36	41	8.21	23.62	29	13.78	11.75	67	1.39	9.42	40	-0.37	8.45	29
Core deposits	12.85	16.94	44	18.52	26.88	22	8.56	11.23	52	3.16	7.29	42	10.33	12.19	56
Noncore funding	-43.88	-14.79	16	-41.30	-12.18	16	19.22	6.59	78	8.61	10.67	54	-29.55	5.59	11

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	6,870,095	6,517,840	6,162,658	5,840,585	5,567,687
Commit: Secured commercial real estate loans	847,857	697,909	799,331	831,997	578,927
Commit: Unsecured real estate loans	66,895	116,542	29,263	32,662	20,558
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	224,061	207,201	188,103	189,040	195,903
Commercial and similar letters of credit	58,175	30,522	29,180	21,181	43,200
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	338,182	338,911	223,360	96,296	116,882
Credit derivatives - notional amount (holding company as beneficiary)	66,041	80,486	65,709	64,974	93,714
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	57,000	17,000	39,000
Written options contracts (interest rate)	795,654	755,872	713,312	619,702	680,669
Purchased options contracts (interest rate)	1,780,465	1,713,092	1,828,122	749,364	790,624
Interest rate swaps	7,274,963	7,488,595	7,978,416	7,055,787	5,919,376
Futures and forward foreign exchange	47,160	50,028	62,694	64,702	39,836
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	60	60	60	60	60

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	19.68	22.78	48	19.97	22.01	51	20.26	23.52	49	21.14	24.05	52	21.01	24.03	50
Standby letters of credit	0.64	0.65	62	0.63	0.71	60	0.62	0.84	53	0.68	0.92	49	0.74	0.96	54
Commercial and similar letters of credit	0.17	0.02	94	0.09	0.02	90	0.10	0.02	92	0.08	0.02	84	0.16	0.03	91
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0.97	0.24	85	1.04	0.35	85	0.73	0.42	76	0.35	0.52	75	0.44	0.30	79
Credit derivatives - notional amount (holding company as beneficiary)	0.19	0.18	70	0.25	0.30	71	0.22	0.52	72	0.24	0.75	78	0.35	0.55	81
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts	28.35	46.30	66	30.66	48.62	65	34.97	68.47	62	30.79	65.81	64	28.18	75.35	59
Interest rate swaps	28.21	32.46	68	30.51	34.36	68	34.77	47.31	65	30.55	43.84	68	28.03	53.66	65
Interest rate futures and forward contracts	0	3.25	12	0	6.21	12	0.19	10.67	35	0.06	11.40	33	0.15	13.82	37
Written options contracts (interest rate)	2.28	1.41	81	2.32	2.18	71	2.34	2.47	76	2.24	2.16	75	2.57	2.60	77
Purchased options contracts (interest rate)	5.10	1.31	89	5.25	1.46	89	6.01	2.65	83	2.71	2.32	77	2.98	2.37	77
Interest rate swaps	20.84	20.49	64	22.94	20.83	65	26.22	28.86	71	25.54	26.74	75	22.33	25.60	70
Foreign exchange contracts	0.14	6.30	66	0.15	6.01	60	0.21	10.12	58	0.23	10.92	58	0.15	9.40	50
Futures and forward foreign exchange contracts	0.14	3.78	68	0.15	3.47	62	0.21	5.23	62	0.23	5.22	62	0.15	4.53	54
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0	0.92	69	0	1.86	65	0	3.32	63	0	4.08	62	0	3.81	57
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0	0.31	76	0	0.32	72	0	0.38	70	0	0.40	71	0	0.29	71
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	31.81	44.98	41	30.44	42.82	45	32.05	45.53	45	32.36	44.93	47	32.14	46.60	41

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	9,898,302	10,007,647	10,639,604	8,506,615	7,469,565
Interest rate contracts	9,851,082	9,957,559	10,576,850	8,441,853	7,429,669
Foreign exchange contracts.....	47,160	50,028	62,694	64,702	39,836
Equity, commodity, and other contracts	60	60	60	60	60
Derivatives Position					
Futures and forwards	47,160	50,028	119,694	81,702	78,836
Written options	795,654	755,872	713,312	619,702	680,669
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	795,654	755,872	713,312	619,702	680,669
Purchased options	1,780,465	1,713,092	1,828,122	749,364	790,624
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,780,465	1,713,092	1,828,122	749,364	790,624
Swaps	7,275,023	7,488,655	7,978,476	7,055,847	5,919,436
Held for trading.....	8,883,113	8,939,868	9,022,415	8,144,277	7,065,520
Interest rate contracts	8,835,893	8,889,780	8,959,661	8,079,515	7,025,624
Foreign exchange contracts.....	47,160	50,028	62,694	64,702	39,836
Equity, commodity, and other contracts	60	60	60	60	60
Non-traded.....	1,015,189	1,067,779	1,617,189	362,338	404,045
Interest rate contracts	1,015,189	1,067,779	1,617,189	362,338	404,045
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	9,102,648	9,251,775	9,869,293	7,869,913	6,786,991
One year or less	1,293,765	753,737	665,392	712,129	490,209
Over 1 year to 5 years	4,242,860	4,573,969	5,079,608	3,688,966	3,350,706
Over 5 years	3,566,023	3,924,069	4,124,293	3,468,818	2,946,076
Gross negative fair value (absolute value)	21,743	12,227	10,480	38,930	28,311
Gross positive fair value.....	159,093	332,797	145,790	46,267	32,421
Held for trading.....	141,430	292,301	133,606	42,962	29,230
Non-traded.....	17,663	40,496	12,184	3,305	3,191
Current credit exposure on risk-based capital derivative contracts	152,649	330,454	140,465	44,342	30,092
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.52	94.17	41	99.50	94.10	46	99.41	93.44	49	99.24	92.91	52	99.47	92.20	60
Foreign exchange contracts	0.48	3.47	63	0.50	3.49	60	0.59	3.20	57	0.76	3.39	55	0.53	3.53	48
Equity, commodity, and other contracts	0	1.14	68	0	1.17	64	0	1.64	62	0	1.93	61	0	1.94	57
Futures and forwards	0.48	11.16	22	0.50	14.05	20	1.12	13.49	23	0.96	12.78	23	1.06	13.23	19
Written options	8.04	6.28	67	7.55	8.18	59	6.70	5.91	66	7.28	6.60	64	9.11	6.68	71
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	8.04	5.96	70	7.55	7.73	61	6.70	5.10	70	7.28	5.49	70	9.11	5.27	76
Purchased options	17.99	3.27	95	17.12	3.42	93	17.18	4.42	87	8.81	4.19	75	10.58	4.73	79
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter	17.99	2.87	96	17.12	2.86	94	17.18	3.35	91	8.81	3.20	80	10.58	3.32	86
Swaps	73.50	74.26	36	74.83	68.76	46	74.99	69.75	45	82.95	70.34	52	79.25	68.94	50
Held for trading	89.74	40.42	76	89.33	43.53	75	84.80	44.16	70	95.74	46.31	80	94.59	46.32	83
Interest rate contracts	89.27	34.15	87	88.83	36.62	87	84.21	37.24	82	94.98	38.40	93	94.06	37.84	93
Foreign exchange contracts	0.48	1.68	74	0.50	1.60	71	0.59	1.60	69	0.76	1.85	68	0.53	2.10	62
Equity, commodity, and other contracts	0	0.60	81	0	0.68	77	0	0.83	72	0	1.14	70	0	1.01	70
Non-traded	10.26	59.58	23	10.67	56.47	25	15.20	55.84	29	4.26	53.69	19	5.41	53.68	16
Interest rate contracts	10.26	56.71	23	10.67	53.82	25	15.20	52.22	29	4.26	50.60	23	5.41	51.23	23
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)	91.96	92.53	31	92.45	91.48	35	92.76	93.86	29	92.52	94.47	33	90.86	95.63	28
One year or less	13.07	27.56	42	7.53	32.05	28	6.25	32.17	25	8.37	32.51	29	6.56	31.96	24
Over 1 year to 5 years	42.86	27.01	71	45.70	27.06	78	47.74	30.45	75	43.37	31.16	70	44.86	31.85	73
Over 5 years	36.03	29.89	60	39.21	29.56	61	38.76	28.09	65	40.78	28.71	65	39.44	29.43	63
Gross negative fair value (absolute value)	0.22	0.98	15	0.12	1.55	7	0.10	0.83	8	0.46	0.72	31	0.38	0.69	22
Gross positive fair value	1.61	1.34	66	3.33	2.23	76	1.37	1.19	58	0.54	0.85	29	0.43	0.71	23
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.04	32	0	0.07	18	0	0.06	25	0.02	0.06	50	0.01	0.06	48
Gross positive fair value (X)	0.05	0.05	72	0.12	0.09	74	0.05	0.07	70	0.02	0.06	54	0.01	0.06	53
Held for trading (X)	0.05	0.04	77	0.11	0.07	77	0.05	0.06	75	0.02	0.05	66	0.01	0.05	62
Non-traded (X)	0.01	0.01	53	0.02	0.02	64	0	0.01	58	0	0.01	34	0	0.01	43
Current credit exposure (X)	0.05	0.04	76	0.12	0.06	82	0.05	0.05	72	0.02	0.04	62	0.01	0.04	57
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0.64	0.46	76	1.47	0.85	80	0.65	0.73	74	0.22	0.53	62	0.16	0.53	60

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	359,431	209,096	212,353	199,994	194,320
Gross losses	18,654	55,333	52,478	43,387	44,927
Write-downs, transfers to loans held-for-sale	4,261	14,544	244	251	0
Recoveries	14,825	10,252	11,421	13,746	9,701
Net losses	3,829	45,081	41,057	29,641	35,226
Provision for loan and lease losses	-54,415	137,848	37,800	42,000	40,900
Adjustments	0	57,568	0	0	0
Ending balance	301,187	359,431	209,096	212,353	199,994
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.16	-0.09	31	0.43	0.51	38	0.13	0.15	53	0.15	0.14	65	0.16	0.16
Provision for loan and lease losses / Average loans and leases	-0.25	-0.16	35	0.64	0.82	40	0.20	0.24	50	0.23	0.24	66	0.24	0.28
Provision for loan and lease losses / Net loan and lease losses	-1,421.13	-105.48	7	305.78	487.86	44	92.07	130.58	19	141.70	134.68	68	116.11	143.18
Allowance for loan and lease losses / Total loans and leases not held for sale	1.35	1.23	66	1.66	1.58	64	1.04	0.83	75	1.15	0.90	78	1.14	0.98
Allowance for loan and lease losses / Total loans and leases	1.35	1.20	67	1.66	1.55	66	1.04	0.81	77	1.15	0.89	80	1.14	0.96
Allowance for loan and lease losses / Net loans and leases losses (X)	78.66	21.39	92	7.97	11.58	54	5.09	8.03	53	7.16	7.54	62	5.68	8.39
Allowance for loan and lease losses / Nonaccrual assets	273.99	364.13	46	213.98	299.17	42	138.15	218.72	39	137.21	214.03	38	158.08	178.03
ALLL / 90+ days past due + nonaccrual loans and leases	267.91	287.08	56	213.42	244.34	49	138.15	151.73	53	137.12	160.51	53	156.97	136.22
Gross loan and lease losses / Average loans and leases	0.09	0.19	29	0.26	0.34	51	0.27	0.28	57	0.24	0.30	52	0.26	0.33
Recoveries / Average loans and leases	0.07	0.08	49	0.05	0.07	38	0.06	0.08	46	0.08	0.09	48	0.06	0.09
Net losses / Average loans and leases	0.02	0.11	22	0.21	0.27	51	0.21	0.21	59	0.16	0.22	52	0.20	0.24
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.02	0	93	0.07	0	97	0	0	81	0	0	81	0	0.37
Recoveries / Prior year-end losses	26.79	34.67	46	19.54	33.98	27	26.32	36.22	41	30.60	41.30	43	20.68	33.49
Earnings coverage of net loan and lease losses (X)	125.21	39.72	84	9.27	22.91	41	12.77	24.40	47	16.32	21.75	55	11.20	19.67
Net Loan and Lease Losses By Type														
Real estate loans	-0.01	0.02	26	0.01	0.04	36	0.04	0.01	76	0.05	0.02	77	0.12	0.02
Real estate loans secured by 1-4 family	-0.08	-0.02	8	-0.01	0.01	29	0.02	0.01	67	0.06	0.01	81	0.07	0.03
Revolving	0	-0.07	57	0.04	0.01	72	0	0.02	52	0.02	0.03	53	0.07	0.09
Closed-end	-0.09	-0.01	5	-0.02	0	23	0.03	0	82	0.07	0.01	90	0.07	0.02
Commercial real estate loans	0.07	0.04	74	0.03	0.07	50	0.06	0.01	82	0.04	0.01	76	0.19	0.01
Construction and land development	-0.03	0	22	0	0	46	-0.03	-0.01	24	-0.01	-0.03	47	0.03	-0.02
1-4 family	0	0	57	0	0	32	-0.02	0	6	0	-0.01	34	0.04	0
Other	-0.03	0	19	0	0	40	0	-0.01	39	-0.01	-0.02	42	0	-0.01
Multifamily	0	0.01	26	0	0	32	0.09	0	95	0.21	0	98	-0.01	-0.01
Nonfarm nonresidential	0.09	0.05	77	0.04	0.11	48	0.06	0.02	77	0	0.02	44	0.26	0.03
Owner-occupied	0.07	0.01	92	0.03	0.02	74	0.06	0.01	90	0	0.01	50	0	0.01
Other	0.03	0.04	63	0.01	0.08	42	0	0.01	40	0	0.01	35	0.26	0.01
Real estate loans secured by farmland	0	0	0	0.02	46	0	0.01	48	0	0	50	0	0.01	47
Commercial and industrial loans	0.02	0.17	23	0.50	0.47	62	0.47	0.37	70	0.24	0.31	53	0.12	0.39
Loans to individuals	4.27	0.71	96	3.79	1.13	92	3.73	1.17	93	3.95	1.16	93	5.94	1.25
Credit card loans	1.84				2.92			3.11			2.92			2.92
Agricultural loans	0.02				0.19			0.08			0.15			0.18
Loans to foreign governments and institutions	0				0			0			0			0
Other loans and leases	0	0.10	32	0.05	0.15	52	0	0.15	32	0.11	0.14	61	0.13	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
30+ Days Past Due and Nonaccrual Assets															
30-89 days past due loans and leases.....	19,419		32,537		42,706		34,328		44,956						
90+ days past due loans and leases	2,496		445		0		104		892						
Nonaccrual loans and leases.....	109,927		167,971		151,359		154,767		126,517						
Total past due and nonaccrual loans and leases.....	131,842		200,953		194,065		189,199		172,365						
Restructured 30-89 days past due	1,374		4,000		5,558		4,943		5,704						
Restructured 90+ days past due	20		0		0		0		503						
Restructured nonaccrual	52,090		94,286		100,989		91,935		74,291						
Total restructured loans and leases	53,484		98,286		106,547		96,878		80,498						
30-89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale.....	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale.....	0		0		0		0		0						
Restructured loans and leases in compliance	109,232		136,090		130,976		133,610		140,985						
Other real estate owned.....	2,812		2,134		6,203		6,459		5,759						
Other Assets															
30-89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual.....	0		0		0		0		0						
Total other assets past due and nonaccrual.....	0		0		0		0		0						
Percent of Loans and Leases															
30-89 days past due loans and leases.....	0.09	0.32	14	0.15	0.39	19	0.21	0.43	26	0.19	0.44	19	0.26	0.47	26
90+ days past due loans and leases	0.01	0.10	38	0	0.12	25	0	0.15	8	0	0.17	12	0.01	0.20	18
Nonaccrual loans and leases.....	0.49	0.46	58	0.78	0.66	65	0.75	0.51	77	0.84	0.54	82	0.72	0.63	63
90+ days past due and nonaccrual loans and leases.....	0.50	0.62	45	0.78	0.85	53	0.75	0.71	57	0.84	0.75	64	0.73	0.88	44
30-89 days past due restructured.....	0.01	0.01	67	0.02	0.01	77	0.03	0.01	77	0.03	0.02	76	0.03	0.02	77
90+ days past due restructured	0	0	64	0	0.01	29	0	0.01	29	0	0.01	26	0	0.01	67
Nonaccrual restructured.....	0.23	0.10	83	0.44	0.13	93	0.50	0.14	95	0.50	0.16	94	0.42	0.20	87
30-89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale.....	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	37
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.09	0.32	14	0.15	0.40	19	0.21	0.43	26	0.19	0.44	19	0.26	0.47	26
90+ days past due assets	0.01	0.10	37	0	0.12	24	0	0.15	6	0	0.18	10	0.01	0.20	16
Nonaccrual assets	0.49	0.47	58	0.78	0.67	65	0.75	0.53	76	0.84	0.57	80	0.72	0.64	61
30+ days past due and nonaccrual assets	0.59	0.97	31	0.93	1.29	37	0.97	1.19	53	1.02	1.26	49	0.98	1.39	35
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.32	0.36	52	0.52	0.52	57	0.50	0.44	61	0.56	0.48	67	0.48	0.54	41
90+ days past due and nonaccrual assets + other real estate owned	0.33	0.37	52	0.52	0.55	54	0.52	0.48	59	0.58	0.52	63	0.50	0.59	39
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.64	0.41	78	0.95	0.60	85	0.97	0.53	88	1.08	0.60	89	1.05	0.72	83
Allowance for loan and lease losses	74.16	62.64	71	86.30	66.66	76	140.65	115.41	73	141.17	118.28	71	139.74	129.01	66
Equity capital + allowance for loan and lease losses	5.97	3.60	82	8.63	4.97	86	8.61	4.28	90	9.67	4.79	90	9.63	5.78	85
Tier 1 capital + allowance for loan and lease losses	6.87	4.30	79	10.18	6.05	87	10.25	5.65	89	11.35	6.16	89	11.46	7.35	83
Loans and leases + other real estate owned	1	0.71	77	1.43	0.97	80	1.46	0.85	86	1.62	0.96	87	1.59	1.15	79

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.08	0.26	22	0.16	0.39	24	0.22	0.38	32	0.25	0.42	29	0.28	0.44	33
	90+ days past due		0	0.12	41	0	0.16	14	0	0.16	13	0	0.22	12	0	0.26	24
	Nonaccrual.....		0.33	0.52	36	0.73	0.76	57	0.66	0.46	73	0.78	0.57	76	0.74	0.69	64
Commercial and industrial	30–89 days past due		0.10	0.24	33	0.12	0.23	43	0.14	0.31	31	0.04	0.30	13	0.16	0.32	34
	90+ days past due		0.03	0.04	62	0.01	0.03	47	0	0.05	14	0	0.05	30	0.01	0.05	50
	Nonaccrual.....		0.86	0.57	76	0.95	0.75	69	1.03	0.83	65	1.02	0.76	69	0.77	0.93	49
Individuals	30–89 days past due		0.66	0.63	58	0.95	0.83	65	2.31	0.83	90	1.20	0.84	73	1.68	0.97	83
	90+ days past due		0	0.09	17	0	0.14	19	0	0.17	16	0	0.16	15	0	0.19	15
	Nonaccrual.....		0.26	0.17	74	0.42	0.28	75	0.54	0.17	91	0.66	0.23	88	0.72	0.24	87
Depository institution loans	30–89 days past due			0.01			0			0			0				0
	90+ days past due			0			0			0			0				0.05
	Nonaccrual.....			0			0			0			0				0
Agricultural	30–89 days past due			0.07			0.17			0.24			0.17				0.17
	90+ days past due			0			0			0			0				0
	Nonaccrual.....			0.70			0.49			0.67			0.75				0.96
Foreign governments	30–89 days past due			0.50			0			0.07			0.01				0
	90+ days past due			0			0			0			0				0
	Nonaccrual.....			0.15			0.09			0.03			0.06				0.06
Other loans and leases	30–89 days past due		0	0.12	16	0.09	0.18	57	0	0.20	30	0	0.17	12	0.02	0.20	36
	90+ days past due		0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual.....		0.06	0.09	63	0.21	0.15	71	0.38	0.13	84	0.35	0.14	83	0.03	0.10	49

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due	0.12	0.46	14	0.28	0.65	24	0.39	0.67	30	0.41	0.71	30	0.47	0.74	36
	90+ days past due	0	0.24	18	0	0.33	16	0	0.31	14	0	0.46	14	0	0.49	12
	Nonaccrual	0.55	0.71	44	1.08	0.89	68	1.04	0.73	76	1.25	0.86	75	1.16	0.97	65
Revolving	30–89 days past due	0.25	0.28	50	0.25	0.48	31	0.47	0.45	52	0.44	0.50	44	0.56	0.61	57
	90+ days past due	0	0.02	35	0	0.03	30	0	0.05	24	0	0.05	25	0	0.07	22
	Nonaccrual	0.73	1.18	58	0.74	1.13	50	0.69	1	55	0.60	1.17	48	0.44	1.17	35
Closed-end	30–89 days past due	0.10	0.49	13	0.29	0.65	25	0.37	0.70	28	0.41	0.75	31	0.44	0.79	31
	90+ days past due	0	0.26	18	0	0.38	17	0	0.35	16	0	0.53	16	0	0.57	13
	Nonaccrual	0.52	0.67	45	1.16	0.87	75	1.12	0.70	81	1.43	0.84	80	1.38	0.96	71
Junior lien	30–89 days past due	0.03	0.01	87	0.06	0.02	92	0.10	0.02	93	0.12	0.03	94	0.16	0.03	96
	90+ days past due	0	0	36	0	0	32	0	0	29	0	0	24	0	0	22
	Nonaccrual	0.19	0.03	96	0.29	0.04	96	0.29	0.04	95	0.38	0.06	96	0.44	0.07	97
Commercial real estate	30–89 days past due	0.04	0.15	31	0.03	0.26	19	0.02	0.18	16	0.03	0.17	13	0.01	0.18	14
	90+ days past due	0.01	0.01	72	0	0.02	23	0	0.03	19	0	0.03	20	0.01	0.04	42
	Nonaccrual	0.10	0.38	19	0.35	0.62	38	0.20	0.23	51	0.16	0.28	37	0.11	0.34	27
Construction and development	30–89 days past due	0	0.17	17	0	0.28	22	0	0.28	12	0	0.21	21	0.01	0.23	25
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26
	Nonaccrual	0.06	0.20	50	0.05	0.41	35	0.46	0.20	84	0.07	0.19	43	0.07	0.24	38
1–4 family	30–89 days past due	0	0.02	30	0	0.03	28	0	0.06	25	0	0.06	25	0	0.07	25
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0	0	40
	Nonaccrual	0.06	0.01	87	0.05	0.03	79	0.46	0.02	96	0.07	0.02	80	0.07	0.03	78
Other	30–89 days past due	0	0.13	21	0	0.22	27	0	0.20	15	0	0.13	28	0.01	0.13	32
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29
	Nonaccrual	0	0.16	18	0	0.35	12	0	0.17	14	0	0.15	15	0	0.18	10
Multifamily	30–89 days past due	0	0.07	27	0.05	0.09	57	0.01	0.08	47	0.04	0.10	55	0	0.07	21
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0.01	36
	Nonaccrual	0	0.17	21	0.09	0.11	61	0.38	0.05	95	0.52	0.08	97	0.10	0.10	68
Nonfarm non-residential	30–89 days past due	0.05	0.13	43	0.03	0.23	24	0.03	0.14	17	0.03	0.17	14	0.01	0.17	16
	90+ days past due	0.01	0.01	80	0	0.02	26	0	0.03	22	0	0.03	21	0.01	0.04	49
	Nonaccrual	0.12	0.45	19	0.43	0.80	38	0.14	0.28	32	0.09	0.30	22	0.11	0.38	25
Owner Occupied	30–89 days past due	0.01	0.04	36	0.03	0.07	40	0.03	0.07	30	0.03	0.09	24	0.01	0.07	21
	90+ days past due	0	0	37	0	0	33	0	0.01	26	0	0.01	25	0.01	0.02	60
	Nonaccrual	0.12	0.17	45	0.39	0.27	70	0.12	0.16	48	0.05	0.17	24	0.09	0.21	32
Other	30–89 days past due	0.04	0.08	64	0	0.14	26	0	0.07	9	0	0.07	17	0	0.09	23
	90+ days past due	0.01	0	87	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual	0	0.23	15	0.04	0.44	15	0.02	0.10	32	0.04	0.13	33	0.03	0.14	27
Farmland	30–89 days past due		0.10		0	0.11	30	0	0.23	23	0	0.25	23	0	0.27	22
	90+ days past due		0		0	0	45	0	0.01	42	0	0.01	42	0	0.06	38
	Nonaccrual		0.69		0	1.13	19	0	0.84	19	0	1.23	19	0	1.07	21
Credit card	30–89 days past due		0.81			0.95			1.19			1.22			1.08	
	90+ days past due		0.45			0.63			0.78			0.73			0.75	
	Nonaccrual		0.10			0.05			0.11			0.09			0.08	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	982,579	969,810	1,037,453	1,043,827	1,052,671										
Retained earnings	2,393,485	2,152,214	2,061,352	1,828,303	1,595,763										
Accumulated other comprehensive income (AOCI)	-22,580	42,256	-36,072	-130,652	-91,531										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	3,353,484	3,164,280	3,062,733	2,741,478	2,556,903										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	571,774	578,892	582,443	587,151	555,318										
Accumulated other comprehensive income-related adjustments	-22,580	42,257	-36,071	-130,651	-91,531										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,804,290	2,543,131	2,516,361	2,284,978	2,093,116										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,804,290	2,543,131	2,516,361	2,284,978	2,093,116										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	145,037	145,037	145,037	145,037	145,056										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	145,037	145,037	145,037	145,037	145,056										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	145,037	145,037	145,037	145,037	145,056										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	77,320	77,320	77,320	77,320	77,320										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	238,417	280,164	211,463	214,859	202,356										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	315,737	357,484	288,783	292,179	279,676										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	315,737	357,484	288,783	292,179	279,676										
Exited advanced approach tier 2 capital															
Total capital	3,265,064	3,045,652	2,950,181	2,722,194	2,517,848										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	35,411,940	32,893,130	30,295,123	27,519,719	26,475,739										
Less: Deductions from common equity tier 1 capital	571,774	578,892	582,443	587,151	555,318										
Less: Other deductions	0	14,744	0	0	0										
Total assets for leverage ratio	34,840,166	32,299,494	29,712,680	26,932,568	25,920,421										
Total risk-weighted assets	23,930,456	22,411,371	21,771,978	19,977,145	18,786,430										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	11.72	12.37	41	11.35	12.35	36	11.56	12.11	45	11.44	12.09	47	11.14	12.16	38
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	12.32	13.11	41	11.99	13.08	36	12.22	12.78	44	12.16	12.85	43	11.91	12.95	40
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	13.64	14.91	30	13.59	15.23	23	13.55	14.36	42	13.63	14.45	43	13.40	14.63	35
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	8.47	8.98	36	8.32	9.13	27	8.96	9.76	31	9.02	9.71	29	8.63	9.53	24
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0			0		
Total property and casualty assets			0			0			0			0			0		
Reinsurance recoverables (P/C)																	
Total life and health assets			0			0			0			0			0		
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)			0			0			0			0			0		
Total insurance underwriting equity			0			0			0			0			0		
Total property and casualty equity			0			0			0			0			0		
Total life and health equity			0			0			0			0			0		
Total insurance underwriting net income			0			0			0			0			0		
Total property and casualty			0			0			0			0			0		
Total life and health			0			0			0			0			0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0			0		
Unearned premiums (P/C)			0			0			0			0			0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0			0		
Separate account liabilities (L/H)			0			0			0			0			0		
Insurance activities revenue			78			195			224			224			328	-60.00	-66.95
Other insurance activities income			78			195			224			224			328	-60.00	-66.95
Insurance and reinsurance underwriting income			0			0			0			0			0		
Premiums			0			0			0			0			0		
Credit related insurance underwriting			0			0			0			0			0		
Other insurance underwriting			0			0			0			0			0		
Insurance benefits, losses, expenses			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries			0			0			0			0			0		
Life insurance assets			572,305			564,196			550,652			543,615			531,820	1.44	10.52

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			53.67			51.47			56.12			52.23					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			46.33			48.53			43.88			47.77					
Separate account assets (L/H) / Total life assets	13.40			11.24			7.26			8.53			2.52					
Insurance activities revenue / Adjusted operating income	0.01	0.36	31	0.02	0.41	35	0.02	0.47	36	0.02	0.47	35	0.03	0.55	32			
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36			
Credit related premium income / Total premium income	32.99			38.23			34.91			44.54			43.04					
Other premium income / Total premium income	67.01			61.77			65.09			55.46			56.96					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43			
Insurance net income (P/C) / Equity (P/C)	23.22			15.59			19.86			15.64			5.74					
Insurance net income (L/H) / Equity (L/H)	4.49			3.62			5.13			1.99			-2.99					
Insurance benefits, losses, expenses / Insurance premiums	927.51			447.82			233.61			160.49			127.33					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.15			0.17			0.48					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0.15			2.31			0					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	17.61	12	71	18.51	11.03	82	19.18	11.51	79	20.57	10.22	82	21.81	9.84	85			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32			

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	0	15,335	17,407	13,526	16,346
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	15,335	17,407	13,526	16,346
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	15,335	17,407	13,526	16,346
Total foreign deposits	124,826	156,320	118,672	219,925	80,759
Interest-bearing deposits	124,826	156,320	118,672	219,925	80,759
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	0	0.66	33	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28
Cost: Interest-bearing deposits.....	0.16	0.14	62	0.59	0.42	71	1.72	1.19	80	1.27	0.97	68	0.58	0.51	56

Net Losses as a Percent of Foreign Loans by Type

Real estate loans	0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans	0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions	0			0			0			0			0	

Growth Rates

Net loans and leases.....	-100	6.83	1	-11.90	-2.40	32	28.69	22.48	77	-17.25	7.24	19	314.77	21.19	92
Total selected assets.....	-100	9.48	1	-11.90	2.04	25	28.69	12.40	81	-17.25	3.24	19	314.77	21.86	92
Deposits	-20.15	0.73	17	31.72	3.46	80	-46.04	10.36	6	172.32	5	93	162.49	-0.77	96

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017																													
Percent of Total Securitization Activities by Type																																		
Retained credit exposure.....																																		
1–4 family residential loans																																		
Home equity lines																																		
Credit card receivables.....																																		
Auto loans.....																																		
Commercial and industrial loans																																		
All other loans and leases.....																																		
Unused commitments to provide liquidity (servicer advance).....																																		
Seller's interest carried as securities and loans																																		
Home equity lines																																		
Credit card receivables.....																																		
Commercial and industrial loans																																		
Percent of Tier 1 Capital																																		
Total retained credit exposure.....	0	0	0	0	0																													
Total retained credit exposure and asset sale credit exposure	20.21	18.11	17.37	12.64	14.29																													
<table> <thead> <tr> <th>Dollar Amount in Thousands</th> <th>12/31/2021</th> <th>12/31/2020</th> <th>12/31/2019</th> <th>12/31/2018</th> <th>12/31/2017</th> <th>Percent Change</th> </tr> <tr> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>1-Year</th> </tr> <tr> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>5-Year</th> </tr> </thead> <tbody> <tr> <td>30–89 Days Past Due Securitized Assets</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td></tr> </tbody> </table>							Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change							1-Year							5-Year	30–89 Days Past Due Securitized Assets						
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change																												
						1-Year																												
						5-Year																												
30–89 Days Past Due Securitized Assets																																		
1–4 family residential loans	0	0	0	0	0	0																												
Home equity lines	0	0	0	0	0	0																												
Credit card receivables.....	0	0	0	0	0	0																												
Auto loans	0	0	0	0	0	0																												
Commercial and industrial loans	0	0	0	0	0	0																												
All other loans and leases.....	0	0	0	0	0	0																												
Total 30–89 days past due securitized assets.....	0	0	0	0	0	0																												
90+ Days Past Due Securitized Assets																																		
1–4 family residential loans	0	0	0	0	0	0																												
Home equity lines	0	0	0	0	0	0																												
Credit card receivables.....	0	0	0	0	0	0																												
Auto loans	0	0	0	0	0	0																												
Commercial and industrial loans	0	0	0	0	0	0																												
All other loans and leases.....	0	0	0	0	0	0																												
Total 90+ days past due securitized assets	0	0	0	0	0	0																												
Total past due securitized assets.....	0	0	0	0	0	0																												
Net Losses on Securitized Assets																																		
1–4 family residential loans	0	0	0	0	0	0																												
Home equity lines	0	0	0	0	0	0																												
Credit card receivables.....	0	0	0	0	0	0																												
Auto loans	0	0	0	0	0	0																												
Commercial and industrial loans	0	0	0	0	0	0																												
All other loans and leases.....	0	0	0	0	0	0																												
Total net losses on securitized assets.....	0	0	0	0	0	0																												

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries	200,394	21,829	364,682	291,863	120,563	818.02	37.84	
Dividends	200,000	20,000	360,000	290,000	120,000	900.00	37.93	
Interest	394	1,829	4,682	1,863	563	-78.46	3.41	
Management and service fees	0	0	0	0	0	0		
Other income	0	0	0	0	0	0		
Income from nonbank subsidiaries	73	87	128	119	97	-16.09	-15.12	
Dividends	73	87	128	119	97	-16.09	-15.12	
Interest	0	0	0	0	0	0		
Management and service fees	0	0	0	0	0	0		
Other income	0	0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries	200,467	21,916	364,810	291,982	120,660	814.71	37.81	
Securities gains (losses)	0	0	0	0	0	0		
Other operating income	15,579	6,815	6,045	6,455	5,525	128.60	71.10	
Total operating income	216,046	28,731	370,855	298,437	126,185	651.96	41.98	
Operating Expenses								
Personnel expenses	778	851	661	11,556	12,447	-8.58	-93.22	
Interest expense	14,436	15,774	16,828	7,122	7,122	-8.48	102.70	
Other expenses	33,849	18,586	19,101	11,554	13,819	82.12	270.91	
Provision for loan and lease losses	0	0	0	0	0	0		
Total operating expenses	49,063	35,211	36,590	30,232	33,388	39.34	76.99	
Income (loss) before taxes	167,489	-6,480	334,265	268,205	92,797		34.59	
Applicable income taxes (credit)	-3,121	-4,572	-4,670	-2,207	-3,004			
Extraordinary items					0			
Income before undistributed income of subsidiaries	170,610	-1,908	338,935	270,412	95,801		33.78	
Equity in undistributed income of subsidiaries	238,254	222,529	43,788	90,006	159,638	7.07	199.32	
Bank subsidiaries	237,889	225,256	44,850	90,911	160,552	5.61	195.36	
Nonbank subsidiaries	365	-2,727	-1,062	-905	-914			
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	408,864	220,621	382,723	360,418	255,439	85.32	97.40	
Memoranda								
Bank net income	437,889	245,256	404,850	380,911	280,552	78.54	94.15	
Nonbank net income	438	-2,640	-934	-786	-817			
Subsidiary holding companies' net income	0	0	0	0	0			

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		3,524,521	87.74	3,338,715	87.63	3,077,699	81.87	2,632,162	2,584,573	5.57	45.39
Common and preferred stock		3,524,521	87.74	3,338,715	87.63	3,077,699	81.87	2,632,162	2,584,573	5.57	45.39
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in nonbank subsidiaries		4,580	0.11	4,160	0.11	4,170	0.11	4,042	3,702	10.10	26.66
Common and preferred stock		4,580	0.11	4,160	0.11	4,170	0.11	4,042	3,702	10.10	26.66
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Common and preferred stock		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	0
Securities		151,877	3.78	150,000	3.94	150,000	3.99	150,000	150,000	1.25	1.25
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	0
Cash and due from affiliated depository institution		316,193	7.87	302,315	7.93	510,940	13.59	316,310	179,929	4.59	108.15
Cash and due from unrelated depository institution		0	0	763	0.02	990	0.03	1,163	1,156	-100.00	-100.00
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	0
Intangible assets		0	0	0	0	0	0	0	0	0	0
Other assets		19,920	0.50	14,010	0.37	15,583	0.41	12,935	13,871	42.18	-25.15
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	0
Total assets		4,017,091	100.00	3,809,963	100.00	3,759,382	100.00	3,116,612	2,933,231	5.44	45.69
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	0
Securities sold (repos)		0	0	0	0	0	0	0	0	0	0
Commercial paper		0	0	0	0	0	0	0	0	0	0
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	0
Borrowings with maturity over 1 year		485,611	12.09	490,343	12.87	463,044	12.32	148,701	148,447	-0.97	227.69
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	0
Other liabilities		15,347	0.38	7,351	0.19	11,196	0.30	4,076	5,506	108.77	222.82
Balance due to subsidiaries and related institutions		77,808	1.94	77,644	2.04	77,372	2.06	77,320	77,320	0.21	0.63
Total liabilities		578,766	14.41	575,338	15.10	551,612	14.67	230,097	231,273	0.60	151.35
Equity Capital		3,438,325	85.59	3,234,625	84.90	3,207,770	85.33	2,886,515	2,701,958	6.30	36.06
Perpetual preferred stock (income surplus)		145,037	3.61	145,037	3.81	145,037	3.86	145,037	145,056	0.00	18.19
Common stock		937	0.02	937	0.02	937	0.02	937	937	0.00	0.00
Common surplus		1,108,594	27.60	1,109,532	29.12	1,113,250	29.61	1,114,394	1,122,164	-0.08	-1.54
Retained earnings		2,333,288	58.08	2,077,522	54.53	2,058,668	54.76	1,824,414	1,590,666	12.31	64.31
Accumulated other comprehensive income		-22,580	-0.56	42,256	1.11	-33,388	-0.89	-126,763	-86,435		
Other equity capital components		-126,951	-3.16	-140,659	-3.69	-76,734	-2.04	-71,504	-70,430		
Total liabilities and equity capital		4,017,091	100.00	3,809,963	100.00	3,759,382	100.00	3,116,612	2,933,231	5.44	45.69
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	0
Loans and advances from nonbank subsidiaries		77,320	1.92	77,320	2.03	77,320	2.06	77,320	77,320	0.00	0.00
Notes payable to subsidiaries that issued TPS		75,000	1.87	75,000	1.97	75,000	2	75,000	75,000	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	0
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	0

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	12.25	11.94	59	6.99	7.29	43	12.48	9.68	80	12.96	10.40	80	9.76	7.61	72
Bank net income / Average equity investment in banks	12.79	11.80	62	7.66	7.45	49	13.53	10.51	83	14.72	11.19	81	11.16	8.74	75
Nonbank net income / Average equity investment in nonbanks	10.09	13.12	50	-63.35	9.75	1	-22.67	7.89	3	-20.31	7.10	1	-22.26	4.73	6
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			8.55			8.78			6.82	
Bank net income / Parent net income	107.10	96.79	83	111.17	88.16	82	105.78	82.22	71	105.69	82.56	70	109.83	80.64	81
Nonbank net income / Parent net income	0.11	3.40	41		3.59			5.93			3.78			7.76	
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			82.97	
Leverage															
Total liabilities / Equity capital	16.83	16.81	67	17.79	20.06	67	17.20	20.43	65	7.97	20.88	35	8.56	19.94	36
Total debt / Equity capital	14.12	11.71	70	15.16	14.41	68	14.44	14.31	69	5.15	14.69	44	5.49	13.95	44
Total debt + notes payable to subs that issued TPS / Equity capital	16.30	13.63	71	17.48	16.67	69	16.77	16.36	68	7.75	17.10	38	8.27	16.10	44
Total debt + Loans guaranteed for affiliate / Equity capital	14.12	11.77	70	15.16	14.68	68	14.44	14.56	68	5.15	15.14	44	5.49	14.35	44
Total debt / Equity capital – excess over fair value	14.12	11.81	70	15.16	14.52	67	14.44	14.51	69	5.15	14.81	44	5.49	14.10	44
Long-term debt / Equity capital	14.12	10.95	70	15.16	13.56	68	14.44	13.04	69	5.15	13.37	44	5.49	12.69	45
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	84.41	39.86	83	72.38	34.67	82	47.52	28.44	68	22.86	28.63	46	19.69	26.93	45
Double Leverage															
Equity investment in subs / Equity capital	102.64	103.22	52	103.35	102.81	57	96.08	103.22	12	91.33	103.10	8	95.79	102.10	18
Total investment in subs / Equity capital	102.64	108.40	41	103.35	110.16	40	96.08	111.07	5	91.33	112.48	2	95.79	111.30	10
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.22	0.29	52	0.49	0.47	57	-0.33	0.36	15	-0.69	0.35	8	-0.45	0.52	17
Equity investment in subs – equity cap / Net income-div (X)	0.35	1.05	25	1.61	1.82	59		1.22			1.22			2.64	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	109.26	152.85	33	18.67	136.59	2	202.97	177.68	66	203.72	162.34	73	104.04	141.81	31
Cash from ops + noncash items + op expense / Op expense + dividend	110.89	154.48	33	34.51	147.24	3	216.84	190.27	69	212.54	174.91	70	124.85	148.20	46
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	107.33	98.54	62	-10.06	134.08	1	205.78	116.34	91	197.02	103.19	91	130.23	92.33	71
Pretax operating income + interest expense / Interest expense	1,260.22	1,835.33	48	58.92	2,016.32	6	2,086.36	1,968.54	71	3,865.87	2,898.75	80	1,402.96	1,909.25	70
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,092.47	1,770.77	48	65.32	1,539.23	6	1,687.05	1,632.83	63	2,510.40	1,369.37	83	994	1,547.94	55
Dividends + interest from subsidiaries / Interest expense + dividends	119.66	174.12	34	12.97	150.43	3	219.78	210.80	61	223.88	188.90	66	109.29	172.51	33
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30
Net income / Current part of long-term debt + preferred dividends (X)	51.92	47.61	80	28.02	35.64	67	48.60	57.11	78	45.90	33.93	79	31.21	24.63	82
Other Ratios															
Net assets that reprice within 1 year / Total assets	7.65	3.44	77	7.92	3.85	78	13.59	2.64	92	10.10	2.61	87	6.06	3.24	69
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0.04			0.24			0.10	
Nonaccrual		0.92			1.03			0.54			6.54			7.38	
Total		1.09			1.13			0.58			6.78			7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.01	1.76	38	0.01	2.66	34	0.01	5.62	29	0.01	5.50	29	0.01	5.68	29
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	89.74	66.37	73		81.10		44.01	57.84	43	45.60	57.26	41	107.81	68.72	85
Dividends declared / Net income	37.44	28.27	69	69.46	42.29	87	38.97	33.08	60	34.21	27.33	64	40.43	31.29	63
Net income – dividends / Average equity.....	7.66	8.62	41	2.13	4.14	25	7.62	6.46	65	8.52	7.33	64	5.81	5.03	59
Percent of Dividends Paid															
Dividends from bank subsidiaries	130.64	155.92	43	13.05	132.17	18	241.35	178.13	69	235.21	157.73	71	116.19	130.71	46
Dividends from nonbank subsidiaries	0.05	4.90	47	0.06	3.41	50	0.09	7.53	40	0.10	7.13	48	0.09	12.57	45
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries	130.68	203.53	34	13.11	174.85	7	241.44	260.40	57	235.30	215.26	62	116.28	196.35	30
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	45.67	45.96	46	8.15	60.28	10	88.92	66.55	74	76.13	60.71	69	42.77	59	35
Interest income from bank subsidiaries.....	0.09	0.11	77	0.75	0.36	80	1.16	0.54	79	0.49	0.52	71	0.20	0.76	58
Management and service fees from bank subsidiaries	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries	45.76	51.33	44	8.90	62.88	10	90.08	69.36	67	76.62	63.43	64	42.97	62.82	31
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	16.67	62.63	31		56.39			82.95			51.40			102.35	
Interest income from nonbank subsidiaries.....	0	2.44	31		7.38			20.25			18.56			8.11	
Management and service fees from nonbank subsidiaries	0	0.37	40		0.86			1.92			2.96			0.85	
Other income from nonbank subsidiaries.....	0	0.07	45		0.16			1.06			0.15			0.81	
Operating income from nonbank subsidiaries	16.67	87.22	25		79.84			150.41			99.33			165.35	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			0.56	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			64.33	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	92.57	74.16	43	69.61	69.76	28	97.07	67.32	64	97.17	65.18	66	95.10	59.17	71
Interest income from bank subsidiaries.....	0.18	0.23	77	6.37	0.63	93	1.26	0.80	75	0.62	0.92	69	0.45	0.94	65
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries	92.76	83.13	30	75.98	82.20	24	98.34	78.80	54	97.80	74.20	49	95.54	69.23	53
Dividends from nonbank subsidiaries	0.03	3.07	45	0.30	1.95	63	0.03	2.65	41	0.04	2.57	48	0.08	2.65	50
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries	0.03	4.67	33	0.30	4.70	53	0.03	7.29	27	0.04	7.64	29	0.08	9.99	30
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			87.87			83.68	
Loans and advances from subsidiaries / Total debt	15.92	26.38	53	15.77	27.08	52	16.70	28.33	51	52	26.53	73	52.09	39.18	74